

## Product Highlights



<b>Issue Ages</b>	18 through 60	
<b>Occupation Classes</b>	4A, 3A, 2A, 1A	
<b>Elimination Periods</b>	30, 60, 90, 180, and 365 days	
<b>Maximum Issue Limits</b>	4A = \$20,000 3A = \$20,000 2A = \$10,000 1A = \$8,000 (Higher limits available for 4A and 3A subject to reinsurance availability)	
<b>Benefit Periods</b>	4A and 3A = 1, 2, 5, 10-year, to-age-65 and to-age-67 2A = 1, 2, and 5-year. For 10-year, to-age-65 and to-age-67 if: self-employed – under age 56, and in same business for 2 years with annual net income of at least \$40,000 for 2 years; W-2 Employee – under age 56, with annual income of at least \$40,000 for 2 years. 1A = 1, 2, and 5-year Note: some benefit periods not available to ages 56-60	
<b>Renewability</b>	Guaranteed renewable to age 65 or age 67, depending on the benefit period selected	
<b>Benefits &amp; Features</b>	<ul style="list-style-type: none"> <li>• 2-year Own Occupation Definition</li> <li>• List Bill capability</li> <li>• Non-tobacco rates for no use in last 12 months</li> <li>• One occupation upgrade for most business owners if self-employed for at least 3 years and with net income of at least \$30,000</li> </ul>	<ul style="list-style-type: none"> <li>• Partial Disability Benefit</li> <li>• Presumptive Disability Benefit</li> <li>• Home Modification Benefit</li> <li>• Survivor Benefit</li> <li>• Vocational Rehabilitation Benefit</li> <li>• Organ Donor Benefit</li> <li>• Waiver of Premium</li> </ul>
<b>Optional Riders</b> (for additional premium, not available in all states)	<ul style="list-style-type: none"> <li>• Automatic Benefit Increase Rider</li> <li>• Catastrophic Disability Benefit Rider</li> <li>• Critical Illness Benefit Rider</li> <li>• Guaranteed Insurability Rider</li> <li>• Non-Cancelable Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Own Occupation Rider</li> <li>• Residual Disability Benefit Rider</li> <li>• Retroactive Injury Benefit Rider</li> <li>• Return of Premium Benefit Rider</li> <li>• Supplemental Disability Income Rider</li> </ul>
<b>Electronic Application</b>	E-app is available	
<b>Multi-Life Discount</b>	15 percent for 3 or more issued applications	

### Sample Occupations

<b>4A</b>	Accountants, architects, attorneys, computer programmers, insurance agents, office clerks, paralegals, pharmacists, real estate agents, receptionists, stock brokers, teachers
<b>3A</b>	Clergy, day care workers, dentists and dental hygienists, graphic artists, laboratory workers, nurses, optometrists, physical therapists, physicians, sales clerks, surveyors
<b>2A</b>	Car sales, carpenters, chefs, electricians, farmers, hairdressers, landscapers, mechanics, personal trainers, plumbers, postal carriers <sup>†</sup> , welders
<b>1A</b>	Auto body repair workers, bus drivers, construction laborers, custodians, exterminators, fire fighters <sup>†</sup> , furniture movers, guards, building painters, police and other law enforcement officers <sup>†</sup> , roofers, long haul truckers, window cleaners

<sup>†</sup> Note: Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider.

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Policy Form No. I H0920 and Rider Form Nos. R I0922, R I0923, I R0721, R I1601, R I0925, R I0921, R I1602, R I0927, R I0928 and R I0929. underwritten by Assurity Life Insurance Company, Lincoln, NE. Policy Form No. I H1605 NY, and Rider Form Nos. R I1607 NY, R I1608 NY, R I1609 NY, R I1610 NY, R I1606 NY, R I1611 NY, R I1612 NY and R I1613 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.



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